

Information to identify the case:

Debtor 1	<u>Adam J Harper</u>	Social Security number or ITIN	xxx-xx-4554
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Tristin L Harper</u>	Social Security number or ITIN	xxx-xx-7820
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70068-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Adam J Harper

Tristin L Harper
fka Tristin L Delo

6/7/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Adam J Harper
 Tristin L Harper
 Debtors

Case No. 17-70068-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: admin
 Form ID: 318

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 Total Noticed: 16

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb +Adam J Harper, Tristin L Harper, 25 Woodridge Dr., Graceton, PA 15748-7103
 14358496 Chase Mortgage, Mail Code: OH4-7302, PO Box 24696, Columbus, OH 43224-0696
 14358499 +FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, 38 Fountain Square Plaza,
 Cincinnati, OH 45202-3102)
 14358501 +KML Law Group P.C., Ste 5000 - BNY Independence Ctr, 701 Market St.,
 Philadelphia, PA 19106-1538
 14373285 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14358502 +S&T Bank, PO Box 190, Indiana, PA 15701-0190
 14358504 +United Revenue Collections, PO Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 08 2017 01:14:05 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14358492 +EDI: ALLIANCEONE.COM Jun 08 2017 00:58:00 AllianceOne Receivables Management, Inc.,
 4850 E. Street Road, Suite 300, Feasterville Trevose, PA 19053-6643
 14358493 +E-mail/Text: bankruptcy@bbandt.com Jun 08 2017 01:13:22 BB&T, PO Box 1704,
 Clemmons, NC 27012-1704
 14358494 E-mail/Text: cms-bk@cms-collect.com Jun 08 2017 01:13:24 Capital Managment Services,
 698 1/2 S Ogden St., Buffalo, NY 14206-2317
 14358495 +EDI: CAPITALONE.COM Jun 08 2017 00:58:00 Capital One Card Services, PO Box 30285,
 Salt Lake City, UT 84130-0285
 14358497 +EDI: CITICORP.COM Jun 08 2017 00:58:00 Citibank Customer Service, P.O. Box 6500,
 Sioux Falls, SD 57117-6500
 14358498 EDI: DISCOVER.COM Jun 08 2017 00:58:00 Discover Financial Services, PO Box 30943,
 Salt Lake City, UT 84130
 14358500 E-mail/Text: bankruptcynotice@fcbanking.com Jun 08 2017 01:13:18 First Commonwealth Bank,
 PO Box 400, Indiana, PA 15701
 14358503 +E-mail/Text: bankruptcy@bbandt.com Jun 08 2017 01:13:32 Sheffield Financial,
 6010 Golding Center Dr., Winston Salem, NC 27103-9815

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfbis.com
 James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
 Michael N. Vaporis on behalf of Joint Debtor Tristin L Harper mvaporis@comcast.net,
 jlcerovich@comcast.net
 Michael N. Vaporis on behalf of Debtor Adam J Harper mvaporis@comcast.net,
 jlcerovich@comcast.net
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

District/off: 0315-7

User: admin
Form ID: 318

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Total Noticed: 16

Date Rcvd: Jun 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 5